Title: METHOD AND SYSTEM TO PROCESS A BILLING FAILURE IN A NETWORK-BASED COMMERCE FACILITY

IN THE SPECIFICATION

Please amend paragraph 76 of the specification as shown below.

[0077] The disk drive unit 216 includes a machine-readable medium 222 on which is stored a set of instructions (software) 224 embodying any one, or all of the methodologies or functions described herein. The software 224 is also shown to reside, completely or at least partially, within the main memory 204 and/or within the processor 202. The software 224 may further be transmitted or received via the network interface device 220. For the purposes of this specification, the term "machine-readable medium" shall be taken to include any medium that is capable of storing, encoding or carrying a sequence of instructions for execution by the machine and that cause the machine to perform any one of the methodologies of the present invention. The term "machine-readable medium" shall accordingly be taken to include, but not be limited to, solid-state memories, optical and magnetic disks, and earrier wave signals.